

Certificate Number: 02114-PR-DE-023269994

Bankruptcy Case Number: 0902889



02114-PR-DE-023269994

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 24, 2014, at 06:00 o'clock PM EST, Jose Enrique Nazario Alequin completed a course on personal financial management given by internet by CredAbility, a provider approved pursuant to 11 U.S.C § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: April 24, 2014

By: /s/Eric Dina

Name: Eric Dina

Title: Customer Service